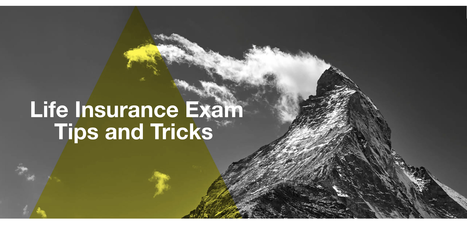

Life Insurance Exam Tips and Tricks

10 ways to make the process as painless as possible

by The Ridgeback Group

Overview

Getting a life insurance exam is one of the most important steps in procuring coverage, because insurers use the information they learn to determine what coverage to offer, and at what price. Here's ten things you can do to make sure your exam goes smoothly — and potentially help you get a lower rate.

Getting a life insurance exam is one of the most important steps in obtaining critical coverage for your family. It can also be kind of a pain — literally and figuratively.

That's because scheduling an exam, just like scheduling any other appointment, can be tricky. And because it's always a little uncomfortable to be poked and prodded, and to discuss intimate information like your medical history. Also: Needles.

That said, there are ways to make the entire experience easier, which is good because, for most policies, there's no way around getting a life insurance exam. That's because insurers use the information from your exam, along with critical stats like your age and health history, to determine what rate to offer you.

Simply put, the healthier you are, the lower the rate you're likely to pay. That's because, for insurers, a strong bill of health means you'll probably live longer, which reduces the chances they'll need to pay out your policy anytime soon.

That's why we thought of 10 ways to make the process as painless as possible. Using these tips and tricks, you'll be taking (and passing) your exam with ease, even if we ultimately can't help you with the needles.

1. Schedule Wisely

- Make a morning appointment: Try to schedule your exam in the morning when your body is already in a fasting state.
- Allow sufficient time: Avoid rushing before the exam. This can cause elevation in blood pressure.
- Avoid stressful interactions: Avoid things like checking work email or engaging in stressful conversations immediately before, or during, your exam. This can cause elevated blood pressure.

2. Fast

- Fast for eight to 12 hours: This can provide more favorable cholesterol and glucose levels. Drinking only water during this time helps get accurate blood test results. In addition, be sure to tell your examiner how long you have fasted. (Note: If you have concerns about whether fasting is safe for you, consult your primary care physician in advance of your exam.)

3. Hydrate Well

- Drink water: Staying well-hydrated helps with blood tests and urine samples. Drink plenty of water before the exam, but not to the point of feeling uncomfortable. Dehydration can make it harder for the examiner to draw blood and can affect lab results.

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4. Avoid Certain Foods and Drinks

- Avoid salty and fatty foods: High sodium can elevate blood pressure, and fatty foods can skew cholesterol readings. Avoid these foods for at least 24 hours before your exam.
- Limit caffeine: Caffeine can elevate blood pressure and heart rate. Avoid caffeinated beverages like coffee and tea for at least 24 hours before the exam.
- Avoid alcohol: Avoid alcohol for 24 to 48 hours prior to your exam. It can elevate your blood pressure, dehydrate you, and cause elevations in your liver function tests.
- Stay away from sugary foods: Sugar can elevate glucose levels in your blood, leading to less favorable results.

5. Avoid Exercise the Day of the Test

- Strenuous activity before an exam can temporarily raise blood pressure and heart rate. In addition, exercise prior to an exam can cause protein in the urine, leading to the need for re-tests or less favorable results.

6. Get a Good Night's Sleep

- Being well rested can help with blood pressure, heart rate, and overall exam results.

7. Prepare Medications and Medical History

- Bring a list of medications: Have a list of any prescription or over-the-counter medications you take regularly.
- Bring a list of your doctors: In addition, prepare a list of any doctors you have seen in the past five years, including their contact information. Doctors such as mental health physicians or therapists, as well as any prior drug or alcohol treatment, should be disclosed.
- Answer questions honestly: If the examiner asks questions about your health or lifestyle, be truthful. Underwriters may verify information, and discrepancies could raise red flags or cause delays. (Or, even worse, lead to the non-payment of the policy later on if you're found to have been untruthful.)
- Provide relevant medical history: While it might be tempting to downplay any health issues, being upfront helps avoid complications later. You'll also want to disclose any relevant habits, like smoking or drug use.

8. Wear Comfortable Clothing

- Wear loose, comfortable clothes: You may be asked to remove outerwear or roll up your sleeves for the blood draw or blood pressure reading. Comfortable clothing makes this easier and can help keep you relaxed.

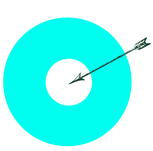
9. Avoid Over-the-Counter Medications or Supplements

- Be cautious with supplements: Some supplements, like vitamin C or fish oil, can affect lab results (e.g., cholesterol levels). If possible, avoid taking them for 24–48 hours before the exam.
- Limit NSAIDs: Over-the-counter medications like ibuprofen (Advil) can affect your kidney function tests. Check with your doctor or examiner about whether you should stop taking them before the exam.

> "Try to schedule your exam in the morning when your body is already in a fasting state. And avoid stressful conversations or emails before — or during — your exam."

10. Take Note of Medical Conditions

- Conditions like hypertension: If you have any medical condition such as high blood pressure, stay compliant with your medication before the exam. Also, monitor your condition leading up to the exam to ensure it's under control.
- Prepare for re-testing: If any of your lab results come back out of normal ranges, you might be allowed a re-test or to provide additional documentation to clarify your medical status.



For more information or help with ordering your exam, please contact our Chief Underwriter

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